U.S. Department of Education

**APPLICATION PROCESSING SYSTEM
SPECIFICATIONS FOR SOFTWARE DEVELOPERS**

ACADEMIC YEAR 2011-2012

January 10, 2011

Summary of Updates

Revision Date	Changes
7/30/2010	Draft specifications issued.
12/8/2010	Complete Reject Edits - Parameters have been updated in two of the edits for Reject 20 (4030, 4033). - Condition for Reject 4 edit clarified for blank value in Date Completed (4038).
1/10/2011	Final specifications issued. No changes made from last draft.
1/20/2011	Complete Reject Edits - Corrected the priority order for rejects 14 and 15.
3/28/2011	Complete Reject Edits - Condition for Reject 1 edits updated to include SAR Comment codes associated with the FOTW Asset Threshold screening question (4003, 4004).

The processing edits included in this specification package have been developed using a priority processing logic. Some steps in the process are contingent upon or use data from previous steps. It is, therefore, necessary that the processing edits be performed in the sequence in which they are presented in these specifications. That sequence is as follows:

1. Valid Field Definitions (17 pages)
2. Model Determination (3 pages)
3. Complete Assumptions (6 pages)
4. Simplified Needs Test (4 pages)
5. Complete Reject Edits (8 pages)
6. Determination of Formula Type (3 pages)
7. Expected Family Contribution Formula Calculation (43 pages)
8. Alternate EFC Calculations (6 pages)

All edits or formula steps that are additions or revisions to the prior year's specifications have been marked with an exclamation mark (!) next to the edit number, step, or field.

All values that are variables, and subject to change during the year, are marked with an @.

Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole number (upward from .500 and downward from .499).

For example, 4.500 would be rounded to 5; 4.499 would be rounded to 4; -4.500 would be rounded to -5.

Do not process applications dated prior to 1/1/2011.

The Department of Education will provide a test file for use by developers in self-testing of their system. Expected results will be included on the file for 100% of the test cases. The Department is not testing or certifying systems for 2011-2012 and, therefore, will not accept test results for review.

The test data will be provided in Social Security Number (SSN) order and in the 2011-2012 Institutional Student Information Record (ISIR) format. The ISIR record layout can be found in the 2011-2012 Electronic Data Exchange Technical Reference available from the Federal Student Aid Download (FSAdownload) Web site, located at https://fsadownload.ed.gov. To locate the specifications for viewing or downloading from the FSAdownload home page, select the "Technical References and Guides" link, then select "2011-2012" under "Electronic Data Exchange Technical Reference".

If you have questions related to the specifications package or the test data, please contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806) or by e-mail at CPSSAIG@ed.gov.

For the 2011-2012 cycle, there are several significant changes to the specifications. All changes to edits, text or formula steps are marked with an exclamation mark (!). All tables in the formulas have been updated to account for inflation. The following is a general summary of the substantive changes that have been made to each section of the specifications.

Valid Field Definitions

- The following data elements were added:
  - Student's High School Name
  - Student's High School City
  - Student's High School State
- The following data elements were deleted:
  - Enrollment Status
  - Completing Teacher Coursework
- The following data elements were revised:
  - Types of Aid Interested in Receiving changed to Interested in Receiving Work-Study
- Date Fields incremented.
- Fields renumbered to match the paper FAFSA.

Model Determination

- Dates have been updated in the applicable edits.

Complete Assumptions

- No changes.

Simplified Needs Test

- Auto Zero EFC parameter increased to $31,000.

Complete Reject Edits

- Date parameters incremented in rejects A and B.

Formula Calculations

- STX rates revised for parents, dependent students, and independent students.
- IPA tables updated for independent and dependent students.
- APA tables updated.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
01	01	Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first character must be A through Z and second character must be non-numeric. Correct by left justifying last name if present.
02	02	First Name	12	Blank or characters listed above.	Correct by replacing first name as it appears on application or set to blank. Left justify. If non-blank, first character must be A through Z.
03	03	Middle Initial	1	Blank or Alpha (A-Z).	Correct by replacing middle initial as it appears on application or set to blank. Left justify.
04	04	Street Address (student permanent mailing address)	35	Blank or valid characters for address: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) % (percent or care of) & (ampersand) , (comma)	For street address and city: Set non-valid characters to blank. Left justify.
05	05	City (student permanent mailing address)	16	Blank or characters listed above.	Left Justify.
06	06	Mailing State (mailing address)	2	Blank or valid alpha postal code. For specific State codes, see list that follows these edits.	If numeric, invalid, or illegible, set to blank.
07	07	Zip Code	5	All blank or all numeric; 00000-99999.	

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
08	08	Social Security Number	9	All numeric (except all zeroes): 001-01-0001 - 999-99-9999	
09	09	Date of Birth	8	All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
10	10	Student's Permanent Telephone Number	10	All blank or all numeric: 0000000000-9999999999	If less than 10 digits, invalid, or illegible, set to blank.
11	11	Student's Driver's License Number	20	All blank or valid characters: Alpha/numeric (A-Z) (0-9) - (dash), or * (asterisk)	If less than 20 characters, left justify. Set invalid characters to blank.
12	12	Student's Driver's License State	2	Blank or valid alpha postal code. For specific State codes, see list that follows these edits.	If blank, numeric, invalid, or illegible, set to blank.
13	13	Student's E-Mail Address	50	0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore, Blank.	
14	14	Citizenship	1	Blank, 1, 2, or 3. 1 = U. S. Citizen 2 = Eligible non-citizen 3 = Neither 1 or 2	Set multiple responses to blank.
15	15	Alien Registration Number	9	Blank or 000000001 - 999999999.	If number is less than 7 digits or greater than 9 digits, set it to blank. If number is 7 digits, add two preceding zeroes. If number is 8 digits, add one preceding zero. Set 000000000 to blank.
16	16	Student's Marital Status	1	Blank, 1, 2, 3 or 4. 1 = single	Set multiple response to blank.

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
					2 = married/remarried 3 = separated 4 = divorced/widowed	
!	17	17	Student's Marital Status Date	6	190001-201212. All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	18	18	Student's State of Legal Residence	2	Blank or valid two letter postal code. See attached list.	If numeric, invalid, or illegible, set to blank.
	19	19	Student Legal Resident Before 01/01/06	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	20	20	Student's Legal Residence Date	6	190001-201212. All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	21	21	Are You Male or Female	1	Blank, 1 or 2. 1 = Male 2 = Female	Set multiple responses to blank.
	22	22	Selective Service Registration	1	Blank or 1. 1 = Yes (Register Me)	Set multiple responses to blank.
	23	23	Drug Conviction Affecting Eligibility	1	Blank, 1, 2, or 3. 1 = Eligible for aid 2 = Part-year Eligibility 3 = Ineligible/Don't Know	
	24	24	Father's Highest Educational Level	1	Blank, 1, 2, 3, or 4. 1 = Middle School/Jr. High 2 = High School	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				3 = College or beyond	
				4 = Unknown	
25	25	Mother's Highest Educational Level	1	Blank, 1, 2, 3, or 4. 1 = Middle School/Jr. High 2 = High School 3 = College or beyond 4 = Unknown	Set multiple responses to blank.
26	26	High School Diploma or Equivalent	1	Blank, 1, 2, 3, or 4. 1 = High School Diploma 2 = GED 3 = Home Schooled 4 = None of the Above	Set multiple responses to blank.
! 27	27	High School Name	50	Blank, 0-9, A-Z	
! 27	28	High School City	28	Blank or valid characters: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) % (percent or care of) & (ampersand) , (comma)	Set non-valid characters to blank. Left justify.
! 27	29	High School State	2	Blank or valid two letter postal code. For specific State codes, see list that follows these edits.	If numeric, invalid, or illegible, set to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
28	31	Bachelor's Degree	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
29	32	Grade Level in College	1	Blank, 0, 1, 2, 3, 4, 5, 6 or 7. 0 = 1st, never attended 1 = 1st, attended before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = continuing graduate/professional	Set multiple responses to blank.
30	33	Degree/Certificate	1	Blank, 1-9. For specific codes see list that follows these edits.	Set multiple responses to blank.
! 31	34	Interested in Receiving Work-Study	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
32	35	Student's Tax Return Status	1	Blank, 1, 2, or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.
33	36	Student's Type of Tax Return	1	Blank, 1, 2, 3 or 4. 1 = 1040 2 = 1040A/EZ 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
34	37	Student Eligible for 1040A/EZ	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
35	38	Student's AGI	6	Blank or -999999 - 999999.	
36	39	Student's Taxes Paid	5	Blank or 00000 – 99999.	Set to positive if negative is given.
37	40	Student's Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
38	41	Student's Income	6	Blank or -999999 - 999999.	
39	42	Spouse's Income	6	Blank or -999999 - 999999.	
40	43	Student's Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
41	44	Student's Real Estate/Investment Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
42	45	Student's Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
43a	46	Student's Education Credits	5	Blank or 00000 – 99999.	
43b	47	Student's Child Support Paid	5	Blank or 00000 – 99999.	
43c	48	Student's Need-Based Employment	5	Blank or 00000 – 99999.	

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
43d	49	Student's Grant/Scholarship Aid	5	Blank or 00000 – 99999.	
43e	50	Student's Combat Pay	5	Blank or 00000 – 99999.	
43f	51	Student's Co-op Earnings	5	Blank or 00000 – 99999.	
44a	52	Student's Pension Payments	5	Blank or 00000 – 99999.	
44b	53	Student's IRA Payments	5	Blank or 00000 – 99999.	
44c	54	Student's Child Support Received	5	Blank or 00000 – 99999.	
44d	55	Student's Interest Income	5	Blank or 00000 – 99999.	
44e	56	Student's IRA Distributions	5	Blank or 00000 – 99999.	
44f	57	Student's Untaxed Pensions	5	Blank or 00000 – 99999.	
44g	58	Student's Miliary/Clergy Allowances	5	Blank or 00000 – 99999.	
44h	59	Student's Veterans Noneducation Benefits	5	Blank or 00000 – 99999.	
44i	60	Student's Other Untaxed Income	5	Blank or 00000 – 99999.	
44j	61	Student's Other Non-Reported Money Received	5	Blank or 00000 – 99999.	
45	62	Born Before 1/1/88	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
46	63	Is Student Married	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
47	64	Graduate or Professional Student	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
48	65	Active Duty Military	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
49	66	Veteran Status	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
50	67	Do You Have Children	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
51	68	Dependents Other Than Children/ Spouse	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
52	69	Orphan or Ward of the Court	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
53	70	Emancipated Minor	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
54	71	In Legal Guardianship	1	Blank, 1 or 2.	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				1 = Yes 2 = No	
55	72	Homeless Youth Determined By School	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
56	73	Homeless Youth Detemined By HUD	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
57	74	At Risk of Homelessness	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
58	75	Parents' Marital Status	1	Blank, 1, 2, 3 or 4. 1 = (married/remarried) 2 = (single) 3 = (separated/divorced) 4 = (widowed)	Set multiple responses to blank.
! 59	76	Parents' Marital Status Date	6	190001-201212. All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
60	77	Father's SSN	9	Blank or all numeric: 000-00-0000 - 999-99-9999	
61	78	Father's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
62	79	Father's First Initial	1	Blank or Alpha (A-Z).	
63	80	Father's Date of Birth	8	19000101-19991231. All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
64	81	Mother's SSN	9	Blank or all numeric: 000-00-0000 - 999-99-9999	
65	82	Mother's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.
66	83	Mother's First Initial	1	Blank or Alpha (A-Z).	
67	84	Mother's Date of Birth	8	19000101-19991231. All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
68	85	Parent's E-Mail Address	50	0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore, Blank	
69	86	Parents' State of Legal Residence	2	Blank or valid two letter postal code. For specific State codes, see list that follows these edits.	Determine from application.
70	87	Parents Legal Residents Before 1/1/06	1	Blank, 1 or 2.	Set multiple responses to blank.
! 71	88	Parents' Legal Residence Date	6	190001-201212.	Set to blank if month, century or year is blank,

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				All blank or all numeric in CCYYMM format where MM = 01-12, CC= 19-20, YY = 00-99.	illegible or invalid.
72	89	Parents' Number of Family Members	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
73	90	Parents' Number in College	1	Blank or 0 - 9.	Set to positive if negative is given. If greater than 9, set to 9.
74	91	Parents' SSI Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
75	92	Parents' Food Stamps	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
76	93	Parents' Free/Reduced Price Lunch	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
77	94	Parents' TANF Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
78	95	Parents' WIC Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
79	96	Parents' Tax Return Status	1	Blank, 1, 2 or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
80	97	Parents' Type of Tax Return	1	Blank, 1, 2, 3 or 4. 1 = 1040 2 = 1040A/EZ 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
81	98	Parents' Eligible for 1040A/EZ	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
82	99	Parent Dislocated Worker	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
83	100	Parents' AGI	6	Blank or -999999 - 999999.	
84	101	Parents' Taxes Paid	6	Blank or 000000 - 999999.	Set to positive if negative is given.
85	102	Parents' Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
86	103	Father's Income	6	Blank or -999999 - 999999.	
87	104	Mother's Income	6	Blank or -999999 - 999999.	
88	105	Parents' Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
89	106	Parents' Real Estate/Investment Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
90	107	Parents' Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
91a	108	Parents' Education Credits	5	Blank or 00000 – 99999.	
91b	109	Parents' Child Support Paid	5	Blank or 00000 – 99999.	
91c	110	Parents' Need-Based Employment	5	Blank or 00000 – 99999.	
91d	111	Parents' Grant/Scholarship Aid	5	Blank or 00000 – 99999.	
91e	112	Parents' Combat Pay	5	Blank or 00000 – 99999.	
91f	113	Parents' Co-op Earnings	5	Blank or 00000 – 99999.	
92a	114	Parents' Pension Payments	5	Blank or 00000 – 99999.	
92b	115	Parents' IRA Payments	5	Blank or 00000 – 99999.	
92c	116	Parents' Child Support Received	5	Blank or 00000 – 99999.	
92d	117	Parents' Interest Income	5	Blank or 00000 – 99999.	
92e	118	Patents' IRA Distributions	5	Blank or 00000 – 99999.	
92f	119	Parents' Untaxed Pensions	5	Blank or 00000 – 99999.	
92g	120	Parents' Miliary/Clergy Allowances	5	Blank or 00000 – 99999.	
92h	121	Parents' Veterans Noneducation Benefits	5	Blank or 00000 – 99999.	

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
92i	122	Parents' Other Untaxed Income	5	Blank or 00000 – 99999.	
93	123	Student's Number of Family Members	2	Blank or 01 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
94	124	Student's Number in College	1	Blank or 1 - 9.	Set to positive if negative is given. If greater than 9, set to 9.
95	125	Student's SSI Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
96	126	Student's Food Stamps	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
97	127	Student's Free/Reduced Price Lunch	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
98	128	Student's TANF Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
99	129	Student's WIC Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
100	130	Student/Spouse Dislocated Worker	1	Blank, 1, 2 or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
101a 101c 101e 101g	131 133 135 137	College Choices	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	
101b 101d 101f 101h	132 134 136 138	Housing Plans	1	Blank, 1-3. 1 = On-Campus 2 = With Parent 3 = Off Campus	
! 102	151	Date Completed	8	20110101-20121231. Blank or all numeric in CCYYMMDD format, where MM = 01-12, DD = 01-31, CC = 20, YY = 11-12.	Set to blank if multiple responses checked in year.
103	152	Signed By	1	Blank, A, P or B. A = Signed by Applicant P = Signed by Parent B = Signed by Applicant and Parent	Determine from application.

FORMAT INSTRUCTIONS

Key only the dollar amount of any financial field, subject to right justify and left zero fill.

Set to negative nines (-99999) when a negative amount is given that is larger than what the field allows.

Set to positive nines (99999) when a positive amount is given that is larger than what the field allows.

STATE CODES

ALABAMA	AL				
ALASKA	AK	* MILITARY LOCATIONS:	AA		
ALBERTA	AB		AE	SOUTH CAROLINA	SC
AMERICAN SAMOA	AS		AP	SOUTH DAKOTA	SD
ARIZONA	AZ	MINNESOTA	MN	TENNESSEE	TN
ARKANSAS	AR	MISSISSIPPI	MS	TEXAS	TX
BRITISH COLUMBIA	BC	MISSOURI	MO	UTAH	UT
CALIFORNIA	CA	MONTANA	MT	VERMONT	VT
CANADA	CN	NEBRASKA	NE	VIRGIN ISLANDS	VI
COLORADO	CO	NEVADA	NV	VIRGINIA	VA
CONNECTICUT	CT	NEW BRUNSWICK	NB	WASHINGTON	WA
DELAWARE	DE	NEWFOUNDLAND	NF	WEST VIRGINIA	WV
DISTRICT OF COLUMBIA	DC	NEW HAMPSHIRE	NH	WISCONSIN	WI
FEDERATED STATES OF		NEW JERSEY	NJ	WYOMING	WY
MICRONESIA	FM	NEWFOUNDLAND/LABRADOR	NL	YUKON	YT
FLORIDA	FL	NEW MEXICO	NM		
FOREIGN COUNTRY	FC	NUNAVUT	NU		
GEORGIA	GA	NEW YORK	NY		
GUAM	GU	NORTH CAROLINA	NC	* Codes are valid for mailing state	
HAWAII	HI	NORTH DAKOTA	ND	only.	
IDAHO	ID	NORTHERN MARIANAS	MP		
ILLINOIS	IL	NORTHWEST TERRITORIES	NT		
INDIANA	IN	NOVA SCOTIA	NS		
IOWA	IA	OHIO	OH		
KANSAS	KS	OKLAHOMA	OK		
KENTUCKY	KY	ONTARIO	ON		
LOUISIANA	LA	OREGON	OR		
MAINE	ME	PENNSYLVANIA	PA		
MANITOBA	MB	PRINCE EDWARD ISLAND	PE		
MARSHALL ISLAND	MH	PUERTO RICO	PR		
MARYLAND	MD	QUEBEC	PQ		
MASSACHUSETTS	MA		QC		
MEXICO	MX	REPUBLIC OF PALAU	PW		
MICHIGAN	MI	RHODE ISLAND	RI		
		SASKATCHEWAN	SK		

DEGREE/CERTIFICATE CONVERSIONS

Degree/Certificate
Code   Literal
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1   1ST BA
2   2ND BA
3   ASSOC. TECHNICAL
4   ASSOC. GENERAL
5   CERT/DIPLOMA
6   CERT/DIPLOMA 2 YR
7   TEACHING
8   GRAD/PROF
9   OTHER/UNDECIDED

MODEL DETERMINATION

The result of completing the model determination edits is to determine if applicants are dependent on their parents for financial support or if they can be considered independent from their parents. The determination of dependency status is critical to the rest of the application process; therefore, it is essential to perform this step first.

When performing the following edits to determine model, use reported data only. No assumptions should be made except those included in these edits. If multiple responses are given for a data element, set the field to blank.

Invalid date of birth is defined as follows:

-        Month is less than 01 or greater than 12

-        Day is out of following range:

Month Valid Day Range

01	01-31
02	01-28 (unless year is divisible by 4 when 01-29 is valid)
03	01-31
04	01-30
05	01-31
06	01-30
07	01-31
08	01-31
09	01-30
10	01-31
11	01-30
12	01-31

Date of Birth year equal to current year is considered valid for these edits.

	Edit No.	Condition	Procedure
!	1001	Born Before 1/1/88 is blank or "No", and Date of Birth is not blank or invalid and is less than 1/1/88	Assume "Yes" for Born Before 1/1/88.
!	1002	Born Before 1/1/88 is blank or "Yes" and Date of Birth is not blank or invalid and is greater than 12/31/87.	Assume "No" for Born Before 1/1/88.
	1003	Born Before 1/1/88 is blank, and Date of Birth is blank or invalid.	Assume "No" for Born Before 1/1/88.
	1004	Is Student Married is blank or "No," and Student's Marital Status is married or separated.	Assume Yes for Is Student Married.
	1005	Is Student Married is blank or "Yes," and Student's Marital Status is single or divorced/widowed.	Assume No for Is Student Married.
	1006	Is Student Married is blank, or "Yes," Student's Marital Status is blank and Student's Number of Family Members is 01 or blank.	Assume No for Is Student Married.
	1007	Is Student Married is blank, Student's Marital Status is blank, Student's Number of Family Members is 02, Do You Have Children is "No", and Legal Dependents Other Than Children/Spouse is "No."	Assume Yes for Is Student Married.
	1008	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, and (Do You Have Children is "Yes") or (Legal Dependents Other Than Children/Spouse is "Yes").	Assume No for Is Student Married.
	1009	Is Student Married is blank or "No," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than Children/Spouse is blank, and Spouse's Income is non-blank and non-zero.	Assume Yes for Is Student Married.
	1010	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than Children/Spouse is blank, and Spouse's Income is blank or zero.	Assume No for Is Student Married.
	1011	Is Student Married is blank or "No" Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is non-blank and non-zero.	Assume Yes for Is Student Married.

	Edit No.	Condition	Procedure
	1012	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is blank or zero.	Assume No for Is Student Married.
	1013	(Do You Have Children is "Yes") or (Legal Dependents Other Than Children/Spouse is "Yes") and Student's Number Family Members is blank or 1.	Assume No for Do You Have Children and/or Legal Dependents Other Than Children/Spouse, whichever field was reported as "Yes".
	1014	(All of Born Before 1/1/88, Graduate or Professional Student, Is Student Married, Orphan or Ward, Do You Have Children, Legal Dependents Other Than Children/Spouse, Active Military Duty, Veteran Status, Emancipated Minor, and In Legal Guardianship are "No"), and (any one of Homeless Youth Determined by School, Homeless Youth Determined by HUD, or At Risk of Homelessness is "Yes") and student's age as of Date Completed is equal to or greater than 22.	Assume No for Homeless Youth Determined by School, Homeless Youth Determined by HUD and/or At Risk of Homelessness, whichever field was reported as "Yes".
	1015	Any one of Born Before 1/1/88, Graduate or Professional Student, Is Student Married, Orphan or Ward, Do You Have Children, Legal Dependents Other Than Children/Spouse, Active Military Duty, Veteran Status, Emancipated Minor, In Legal Guardianship, Homeless Youth Determined by School, Homeless Youth Determined by HUD, or At Risk of Homelessness is "Yes".	Set application model to Independent.
	1016	For records not meeting the above edit.	Set application model to Dependent.
	1017	Application model is Dependent and Dependency Override code is set to 1.	Set application model to Independent.

COMPLETE ASSUMPTIONS FOR FORMULA CALCULATIONS

Assumption edits should be performed in the order presented below. Once a value has been assumed for a data field, the assumed value should be used for subsequent edits which use that data field.

PARENTS' DATA ELEMENTS

Edit No.	Condition	Procedure
2001	Parents' Marital Status is blank and Parents' Number of Family Members is 3 or greater.	Assume Parents' Marital Status is married.
2002	Parents' Marital Status is blank and Parents' Number of Family Members is 2.	Assume Parents' Marital Status is single.
2003	Parents' Number of Family Members is blank, 1, or 2 and Parents' Marital Status is married.	Assume Parents' Number of Family Members is 3.
2004	Parents' Number of Family Members is blank or 1 and Parents' Marital Status is single, separated/divorced, or widowed.	Assume Parents' Number of Family Members is 2.
2005	Parents' Number in College is blank.	Assume Parents' Number in College is 1.
2006	Parents' Number in College is equal to Parents' Number of Family Members, both are greater than 1, and Professional Judgment Flag is not set to 1.	Assume Parents' Number in College is 1.
2007	Parents' Number in College is greater than 6.	Assume Parents' Number in College is 1.
2008	Parents' Number in College re-entered as greater than 6 on correction record.	Make no assumption for Parents' Number in College.
2009	Parents' Number in College is greater than Parents' Number of Family Members.	Assume Parent's Number in College is 1.
2010	Parents' Number in College is greater than Parents' Number of Family Members minus 2, Parents' Marital Status is married, and Professional Judgment Flag is not set to 1.	Assume Parents' Number in College is equal to Parents' Number of Family Members minus 2.
2011	Parents' AGI is blank or zero, ((Parents' Type of Tax Return is non-blank) or (Type of Tax Return is blank and Parents' Tax Return Status is filed or will file)), and Father's Income or Mother's Income is positive or negative.	Assume Parents' AGI is equal to sum of Father's Income plus Mother's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)

	Edit No.	Condition	Procedure
	2012	Parents' AGI is re-entered as zero on a correction record.	Make no assumption for Parents' AGI.
	2013	Parents' AGI is positive, Parents' Tax Return Status is will not file, and Father's Income and Mother's Income are blank or zero.	Assume Father's Income is equal to Parents' AGI.
	2014	Parents' Type of Tax Return is non-blank.	Assume parents' tax filing status is tax filer.
	2015	Parents' Tax Return Status is filed or will file and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is tax filer.
	2016	Parents' AGI is positive or negative, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is tax filer.
	2017	Parents' Tax Return Status is will not file and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is non-tax filer.
	2018	Parents' AGI is blank or zero, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is non-tax filer.
	2019	Parents' Taxes Paid is blank and Parents' tax filing status is tax filer.	Assume zero for Parents' Taxes Paid.
	2020	Father's Income is blank, Mother's Income is blank or zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married.	Assume Father's Income equals Parents' AGI.
	2021	Mother's Income is blank, Father's Income is zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married.	Assume Mother's Income equals Parents' AGI.
	2022	Father's Income is negative and parents' tax filing status is non-tax filer.	Assume same positive value for Father's Income.
	2023	Mother's Income is negative and parents' tax filing status is non-tax filer.	Assume same positive value for Mother's Income.
	2024	Calculate Worksheet A Total	Set to the sum of Parents' Education Credits, Child Support Paid, Need-Based Employment, Grant/ Scholarship Aid, Combat Pay, and Co-op Earnings.. If greater than 99,999, set it to 99,999.

	Edit No.	Condition	Procedure
	2025	Calculate Worksheet B Total	Set to the sum of Parents' Pension Payments, IRA Payments, Child Support Received, Interest Income, IRA Distributions, Untaxed Pensions, Military/Clergy Allowances, Veterans Noneducation Benefits, and Other Untaxed Income. If greater than 99,999, set it to 99,999.

	2026	Parents' Worksheet A Total is greater than zero, and greater than 50% of the sum* of: (Parents' AGI plus Parents' Worksheet B Total if Parents' Tax Filling Status is tax filer) or (Father's Income plus Mother's Income plus Parents' Worksheet B Total if Parents' Tax Filling Status is non-tax filer).
		
		`*  use zero if any value in the`
		`calculation is negative or blank.`
			Assume zero for Parents' Worksheet A Total.

	2027	Parents' Worksheet A Total re-entered as greater than 50% of the sum of total income on a correction record.	Make no assumption for Parents' Worksheet A Total.

STUDENT & SPOUSE DATA ELEMENTS

	Edit No.	Condition	Procedure
	2028	Citizenship is blank and Alien Registration Number is non-blank and valid.	Assume Citizenship is eligible non-citizen.
	2029	Citizenship is ((blank) or (eligible non-citizen and Alien registration number is blank)) and (SSN Match Flag is 4 and SSA citizenship status code is A or blank).	Assume Citizenship is citizen.
	2030	Independent, Student's Marital Status is blank, and Student's Number of Family Members is 1.	Assume Student's Marital Status is single.
	2031	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, Do You Have Children is "No", and Legal Dependents Other Than Spouse is "No".	Assume Student's Marital Status is married.
	2032	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, (Do You	Assume Student's Marital Status is single.

Edit No.	Condition	Procedure
	Have Children is "Yes") or (Legal Dependents Other Than Spouse is "Yes").	
2033	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is non-blank and non-zero.	Assume Student's Marital Status is married.
2034	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is blank or zero.	Assume Student's Marital Status is single.
2035	Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is non-blank and non-zero.	Assume Student's Marital Status is married.
2036	Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is blank or zero.	Assume Student's Marital Status is single.
2037	Independent, Student's Number of Family Members is blank, and Student's Marital Status is married.	Assume Student's Number of Family Members is 2.
2038	Independent, Student's Number of Family Members is blank, and Student's Marital Status is single, separated, or divorced/widowed.	Assume Student's Number of Family Members is 1.
2039	Independent, Student's Number of Family Members is 1, Student's Marital Status is married, and Spouse's Income is non-blank and non-zero.	Assume Student's Number of Family Members is 2.
2040	Independent, Student's Number of Family Members is greater than 1, Student's Marital Status is not married, Do You Have Children is "No", and Legal Dependents Other Than Spouse is "No".	Assume Student's Number of Family Members is 1.
2041	Independent and Student's Number in College is blank.	Assume Student's Number in College is 1.
2042	Independent, Student's Number in College is equal to Student's Number of Family Members, and both are greater than 2.	Assume Student's Number in College is 1.
2043	Student's Number in College and Student's Number of Family Members re-entered as equal and both greater than 2 on a correction record.	Make no assumption for Student's Number in College.

	Edit No.	Condition	Procedure
	2044	Independent, Student's Number in College is greater than Student's Number of Family Members.	Assume Student's Number in College is 1.
	2045	Dependent, Student's Marital Status is blank.	Assume Student's Marital Status is single.
	2046	Dependent, Spouse's Income is non-blank and non-zero, and Student's Marital Status is single or divorced/widowed.	Assume zero for Spouse's Income.
	2047	Student's AGI is blank or zero, ((Student's Type of Tax Return is non-blank) or (Type of Tax Return is blank and Student's Tax Return Status is filed or will file)), and Student's Income or Spouse's Income is positive or negative.	Assume Student's AGI is equal to Student's Income plus Spouse's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)
	2048	Student's AGI re-entered as zero on a correction record.	Make no assumption for Student's AGI.
	2049	Student's AGI is positive, Student's Tax Return Status is will not file, and Student's Income and Spouse's Income are blank or zero.	Assume Student's Income is equal to Student's AGI.
	2050	Student's Type of Tax Return is non-blank.	Assume student's tax filing status is tax filer.
	2051	Student's Tax Return Status is filed or will file and Student's Type of Tax Return is blank.	Assume student's tax filing status is tax filer.
	2052	Student's AGI is positive or negative, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.	Assume student's tax filing status is tax filer.
	2053	Student's Tax Return Status is will not file and Student's Type of Tax Return is blank.	Assume student's tax filing status is non-tax filer.
	2054	Student's AGI is blank or zero, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.	Assume student's tax filing status is non-tax filer.
	2055	Student's Taxes Paid is blank and student's tax filing status is tax filer.	Assume zero for Student's Taxes Paid.
	2056	Dependent, Student's Income is blank, and Student's AGI is non-blank and non-zero.	Assume Student's Income equals Student's AGI.

	Edit No.	Condition	Procedure
	2057	Independent, Student's Income is blank, Spouse's Income is blank or zero, and Student's AGI is non-blank and non-zero.	Assume Student's Income equals Student's AGI.
	2058	Student's Income is negative and student's tax filing status is non-tax filer.	Assume same positive value for Student's Income.
	2059	Independent, Spouse's Income is blank, Student's Income is zero, Student's Marital Status is married, and AGI is non-blank and non-zero.	Assume Spouse's Income is equal to AGI.
	2060	Independent, Spouse's Income is negative and student's tax filing status is non-tax filer.	Assume same positive value for Spouse's Income.
	2061	Calculate Worksheet A Total	Set to the sum of Student's Education Credits, Child Support Paid, Need-Based Employment, Grant/ Scholarship Aid, Combat Pay, and Co-op Earnings. If greater than 99,999, set it to 99,999.
	2062	Calculate Worksheet B Total	Set to the sum of Student's Pension Payments, IRA Payments, Child Support Received, Interest Income, IRA Distributions, Untaxed Pensions, Military/Clergy Allowances, Veterans Noneducation Benefits, Other Untaxed Income, and Other Non-Reporrted Money Received. If greater than 99,999, set it to 99,999.
	2063	Student's Worksheet A Total is greater than zero, and greater than 50% of the sum* of: (Student's AGI plus Student's Worksheet B Total if Student's Tax Filing Status is tax filer) or (Student's Income plus Spouse's Income plus Student's Worksheet B Total if Student's Tax Filing Status is non-tax filer). * use zero, if any value in the calculation is negative or blank.	Assume zero for Student's Worksheet A Total.
	2064	Student's Worksheet A Total re-entered as greater than 50% of the sum of total income.	Make no assumption for Student's Worksheet A Total.

SIMPLIFIED NEEDS TEST

Perform the appropriate simplified needs analysis calculation if one of the following conditions is met. Place the results of the calculations in the primary EFC field. Also perform the full data calculation if supplemental data that matches the model is provided and place the results in the secondary EFC field.

If a value has been assumed for a data field, then the assumed value should be used for the edits that use that data field, unless otherwise stated in the edit. If an income field is blank, use zero for the calculations in these edits.

DEPENDENT MODEL

If the Parents' AGI, Father's Income, Mother's Income, and Parents' Worksheet B Total are all blank, do not perform simplified needs test.

	Edit No.	Condition	Procedure
	3001	One of parents' SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@) or (parents' reported AGI is blank and father's income plus mother's income is less than $50,000@).	Set simplified needs.
	3002	Parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4), parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
	3003	Parents' tax return status is will not file, parents' type of tax return is blank, and father's income plus mother's income is less than $50,000@.	Set simplified needs.
	3004	Parents' eligible for 1040A is Yes, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.

@ These values are variables.

	Edit No.	Condition	Procedure
!	3005	One of parents' SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less) or (parents' reported AGI is blank and father's income plus mother's income is $31,000@ or less).	Set Automatic Zero EFC flag.
!	3006	Parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4), parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3007	Parents' tax return status is will not file, parents' type of tax return is blank, and father's income plus mother's income is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3008	Parents' eligible for 1040A is Yes, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.

INDEPENDENT MODEL

If Student's AGI, Student's Income, Spouse's Income, and Student's Worksheet B Total are all blank, do not perform simplified needs test.

	Edit No.	Condition	Procedure
	3009	One of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@) or (student's reported AGI is blank and student's income plus spouse's income is less than $50,000@).	Set simplified needs.
	3010	Student's type of tax return is 1040A/EZ or Trust Territory (2 or 4) and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
	3011	Student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is less than $50,000@.	Set simplified needs.

@ These values are variables.

	Edit No.	Condition	Procedure
	3012	Student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
!	3013	Student's marital status is married, student's number of family members is greater than 2, one of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is $31,000@ or less).	Set Automatic Zero EFC flag.
!	3014	Student's marital status is married, student's number of family members is greater than 2, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3015	Student's marital status is married, student's number of family members is greater than 2, student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3016	Student's marital status is married, student's number of family members is greater than 2, student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3017	Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, one of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is $31,000@ or less).	Set Automatic Zero EFC flag.

@ These values are variables.

	Edit No.	Condition	Procedure
!	3018	Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3019	Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, student's tax return status is will not file, student's type of tax return is blank, and student's income is $31,000@ or less.	Set Automatic Zero EFC flag.
!	3020	Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, student eligible for 1040A is Yes, and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $31,000@ or less.	Set Automatic Zero EFC flag.

@ These values are variables.

COMPLETE REJECT EDIT SPECIFICATIONS

Reject reason codes are alphabetic and numeric. The codes are listed below in priority order.
When an application has been rejected for more than one reason, use the highest priority code.

If a value has been assumed for a data field, then the assumed value should be used for the reject
edits that use that data field unless otherwise stated in the reject edit.

2011-2012 REJECT CODES AND REASONS

Code	Edit	Reason
2	4001 4002	All income questions blank
1	4003 4004	Family does not qualify for simplified needs test and didn't complete supplemental data
17	4005	Citizenship status blank or not eligible
13	4006	First and last name blank
N	4007	First or last name blank
18	4009	SSN not valid on SSA database
R	4010	SSN match but no Date of Birth match
D	4012	SSN match but no Name match
8	4014	SSN match with Date of Death
5	4015	Date of birth blank or invalid
A	4016	Date of birth year is 1900 through 1936
B	4018	Independent status in question because of student's age
12	4020	Parents' Taxes Paid greater than or equal to AGI
3	4022	Student's Taxes Paid greater than or equal to AGI

Code	Edit	Reason
C	4024	Taxes paid greater than or equal to 40% of AGI (parent, indep. student)
	4026	
G	4028	Taxes paid greater than or equal to 40% of AGI (dependent student)
20	4030	Non-filer, income meets IRS filing requirements (parent, indep. student)
	4031	
	4032	
	4033	
	4034	
10	4036	Marital status and family members blank
	4037	
4	4038	Marital status date is greater than date signed on application
W	4039	Number of family member appears high
	4041	
11	4043	Marital status inconsistent with base year income
	4044	
14	4046	Student's signature missing
15	4045	Parent's signature missing
9	4047	Dependent, Father's and Mother's SSN blank
6	4048	Father's SSN not valid on SSA database
7	4049	Mother's SSN not valid on SSA database
S	4051	Father's SSN match but no Date of Birth match
T	4052	Mother's SSN match but no Date of Birth match
E	4054	Father's SSN match but no Name match
F	4056	Mother's SSN match but no Name match
J	4058	Father's SSN all zeroes but filed tax return
K	4060	Mother's SSN all zeroes but filed tax return

	Edit No.	Condition	Procedure
	4001	Dependent, and reported values for Parents' AGI, Father's Income, Mother's Income, and Parents' Worksheet B Total are all blank.	Set reject reason 2.
	4002	Independent, and reported values for Student's AGI, Student's Income, Spouse's Income, and Student's Worksheet B Total are all blank.	Set reject reason 2.
!	4003	Dependent, simplified needs test is not met, automatic zero EFC flag is not set, SAR comment code 901 is not set, and any one of reported values for supplemental data fields for parent and student are blank. Supplemental data is defined as follows: Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.	Set reject reason 1.
!	4004	Independent, simplified needs test is not met, automatic zero EFC flag not set, SAR comment code 902 is not set, and any one of reported data for supplemental data fields for students are blank. Supplemental data is defined as follows: Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.	Set reject reason 1.
	4005	Citizenship is blank or not eligible.	Set reject reason 17.
	4006	First Name and Last Name are blank.	Set reject reason 13.
	4007	One of First Name or Last Name is blank.	Set reject reason N.
	4008	One of First Name or Last Name is re-entered as blank on a correction record.	Suppress reject N.
	4009	Student SSN Match Flag equals 1 or 6.	Set reject reason 18.
	4010	Student SSN Match Flag equals 2.	Set reject reason R.

	Edit No.	Condition	Procedure
	4011	Date of Birth is re-entered as same value on a correction record.	Suppress reject R.
	4012	Student SSN Match Flag equals 3.	Set reject reason D.
	4013	First and Last Name are re-entered as same value on a correction record.	Suppress reject D.
	4014	Student SSN Match Flag equals 5.	Set reject reason 8.
	4015	Date of Birth is blank or day is out of range. Month Valid Day Range (inclusive) 01 01-31 02 01-28 (unless year is divisible by 4 when 01-29 is valid) 03 01-31 04 01-30 05 01-31 06 01-30 07 01-31 08 01-31 09 01-30 10 01-31 11 01-30 12 01-31	Set reject reason 5.
!	4016	Date of Birth year is equal to 1900 through 1936 and Student SSN Match Flag is not equal to 4.	Set reject reason A.
!	4017	Date of Birth year is re-entered as same value of 1900 through 1936 on a correction record.	Suppress reject A.
!	4018	Independent, Date of Birth is 09/01/95 or greater and not out of range, answer to Orphan or Ward is "No" or blank, and Student SSN Match Flag is not equal to 4.	Set reject reason B.
	4019	Date of Birth is re-entered as same value on a correction record.	Suppress reject B.
	4020	Dependent and Parents' Taxes Paid is greater than zero and equal to or greater than Parents' AGI.	Set reject reason 12.
	4021	Reject 12 override code is set by Financial Aid Administrator.	Suppress reject 12.

	Edit No.	Condition	Procedure
	4022	Student's Taxes Paid is greater than zero and equal to or greater than Student's AGI.	Set reject reason 3.
	4023	Reject 3 override code is set by Financial Aid Administrator.	Suppress reject 3.
	4024	Dependent and Parents' Taxes Paid is greater than zero, not equal to or greater than Parents' AGI, greater than or equal to 40% of Parents' AGI, and Professional Judgment Flag is not set to 1.	Set reject reason C.
	4025	Parents' AGI and Taxes Paid is re-entered as same value on a correction record.	Suppress reject C.
	4026	Independent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and Professional Judgment Flag is not set to 1.	Set reject reason C.
	4027	Student's AGI and Taxes Paid is re-entered as same value on a correction record.	Suppress reject C.
	4028	Dependent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and Professional Judgment Flag is not set to 1.	Set reject reason G.
	4029	Student's AGI and Taxes Paid is re-entered as same value on a correction record.	Suppress reject G.
!	4030	Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is single, separated/divorced, or widowed, and Father's Income or Mother's Income is greater than $12,050@.	Set reject reason 20.
	4031	Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is married, and Father's Income plus Mother's Income is greater than $18,700@.	Set reject reason 20.
	4032	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single, separated, or divorced/widowed, Number of Family Members is 1, and Student's Income is greater than $9,350@.	Set reject reason 20.

	Edit No.	Condition	Procedure
!	4033	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single, separated, or divorced/widowed, Number of Family Members is greater than 1, and Student's Income is greater than $12,050@.	Set reject reason 20.
	4034	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is married, and Student's Income plus Spouse's Income is greater than $18,700@.	Set reject reason 20.
	4035	Reject 20 override code is set by Financial Aid Administrator.	Suppress reject 20.
	4036	Dependent, Parents' Marital Status is blank, and Parents' Number of Family Members is blank or 01.	Set reject reason 10.
	4037	Independent, Student's Marital Status is blank, and Student's Family Members is blank.	Set reject reason 10.
!	4038	Student's Marital Status Date is non-blank and (greater than the Date Completed if Date Completed is non-blank) or (greater than application receipt date if Date Completed is blank).	Set reject reason 4.
	4039	Dependent, Parents' Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1.	Set reject reason W.
	4040	Parents' Number of Family Members is re-entered as the same value on a correction record.	Suppress reject W.
	4041	Independent, Student's Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1.	Set reject reason W.
	4042	Student's Number of Family Members is re-entered as the same value on a correction record.	Suppress reject W.
	4043	Dependent, Father's Income and Mother's Income are both non-zero and non-blank, Parents' Marital Status is single, separated/divorced, or widowed, and Professional Judgment Flag is not set to 1.	Set reject reason 11.

	Edit No.	Condition	Procedure
	4044	Independent, Spouse's Income is non-blank and non-zero, Student's Marital Status is single, separated, or divorced/widowed, and Professional Judgment Flag is not set to 1.	Set reject reason 11.
	4045	Dependent and parent did not sign application.	Set reject reason 15.
	4046	Student did not sign application.	Set reject reason 14.
	4047	Dependent and (any one of Father's SSN, Last Name and Date of Birth is blank) and (any one of Mother's SSN, Last Name and Date of Birth is blank).	Set reject reason 9.
	4048	Dependent, Father's SSN Match Flag is equal to 1 or 6 and Mother's SSN Match Flag is not equal to 4.	Set reject reason 6.
	4049	Dependent, Mother's SSN Match Flag is equal to 1 or 6 and Father's SSN Match Flag is not equal to 4.	Set reject reason 7.
	4050	Dependent, Father's SSN Match Flag is equal to 2 and Mother's SSN Match Flag is not equal to 4.	Set reject reason S.
	4051	Dependent and Father's Date of Birth is re-entered as same value on a correction record.	Suppress reject S.
	4052	Dependent, Mother's SSN Match Flag is equal to 2 and Father's SSN Match Flag is not equal to 4.	Set reject reason T.
	4053	Dependent and Mother's Date of Birth is re-entered as same value on a correction record.	Suppress reject T.
	4054	Dependent, Father's SSN Match Flag is equal to 3 and Mother's SSN Match Flag is not equal to 4.	Set reject reason E.
	4055	Dependent and Father's Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject E.
	4056	Dependent, Mother's SSN Match Flag is equal to 3 and Father's SSN Match Flag is not equal to 4.	Set reject reason F.
	4057	Dependent and Mother's Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject F.
	4058	Dependent, Father's SSN is all zeroes, Mother's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not	Set reject reason J.

	Edit No.	Condition	Procedure
		foreign.	
	4059	Dependent and Father's SSN is re-entered as same value on a correction record.	Suppress reject J.
	4060	Dependent, Mother's SSN is all zeroes, Father's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not foreign.	Set reject reason K.
	4061	Dependent and Mother's SSN is re-entered as same value on a correction record.	Suppress reject K.

The specifications in this section define which EFC formula should be used for the primary or secondary calculations.

Two calculations, a primary and a secondary, will be performed if an applicant has met the simplified needs test and has reported supplemental data that matches their model.

For dependent applicants, supplemental data is defined as follows:

> Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.

For independent applicants, supplemental data is defined as follows:

> Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.

When the simplified needs test is met, the simplified calculation will always be the primary number.

If the automatic zero EFC flag is set to Y, set the primary EFC to 0 (calculate formula type, Total Income (TI), Student Total Income (STI) and FISAP Total Income (FTI) only and carry on the record). Do not calculate a secondary EFC or Alternate EFCs.

For all other records, calculate the primary EFC and secondary EFC as described below.

<u>Primary EFC</u>
If the simplified needs test is met.	Use the simplified calculation (formula type 4, 5, or 6).
If the simplified needs test is not met.	Use the full data calculation (formula type 1, 2, or 3).

<u>Secondary EFC</u>
If the simplified needs test is met and the supplemental data has been completed	Use the full data calculation (formula type 1, 2, or 3).

Determination of EFC Formula Type

Formula #1 - Dependent
Formula #2 - Independent Without Dependents Other Than A Spouse
Formula #3 - Independent With Dependents Other Than A Spouse
Formula #4 - Simplified Dependent
Formula #5 - Simplified Independent Without Dependents Other Than A Spouse
Formula #6 - Simplified Independent With Dependents Other Than A Spouse

For full application data filers:

	Edit No.	Condition	Procedure
	5001	If model is D.	Use Formula #1.
	5002	If model is I, Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.	Use Formula #2.
	5003	If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members equals 1.	Use Formula #2.
	5004	If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2.	Use Formula #3.
	5005	If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members is greater than 1.	Use Formula #3.
	5006	If model is I and the following fields are non-blank: - One of Parents' AGI, Father's Income, Mother's Income, Parents' Worksheet A Total, Parents' Worksheet B Total - Parents' Marital Status - Parents' Number of Family Members - Parents' Number in College	Calculate Parents' Contribution (PC) using Formula #1, Steps 1-8. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

For filers meeting simplified needs test:

	Edit No.	Condition	Procedure
	5007	If model is D.	Use Formula #4.
	5008	If model is I, Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.	Use Formula #5.
	5009	If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members equals 1.	Use Formula #5.
	5010	If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2.	Use Formula #6.
	5011	If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members is greater than 1.	Use Formula #6.
	5012	If model is I and the following fields are non-blank: - One of Parents' AGI, Father's Income, Mother's Income, Parents' Worksheet A Total, Parents' Worksheet B Total - Parents' Marital Status - Parents' Number of Family Members - Parents' Number in College	Calculate Parents' Contribution (PC) using Formula #4, Steps 1-5. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

2011-2012 EFC Formula Specifications

Guidelines for Computations

1. Use the amounts assumed as values for the fields referred to. If no amount is assumed, use the reported amount.

2. If any field referred to is blank and has no assumed value, use zero for computation purposes.

3. Set any negative amounts on the input data to zero for computation purposes.

4. Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole numbers (upward from .500 and downward from .499). Rounding should be performed after each calculation in the formula. The intermediate value that is the result of each step will not have any decimal digits.

    For example, 4.5 would be rounded to 5; 4.499 would be rounded to 4; -4.5 would be rounded to -5.

EFC FORMULA 1 - DEPENDENT

STEP 1:   Total Income (TI)

                 If parents' tax filing status is tax filer, then sum the following parents' data:

                  (Parents' AGI + Worksheet B Total) - Worksheet A Total = TI

                 If parents' tax filing status is non-tax filer, then sum the following parents' data:

                  (Father's Income + Mother's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowances Against Total Income (ATI)

      !   a) State and Other Tax Allowance (STX):

                 Appropriate rate from table = ST%

                 Use Parents' State of Legal Residence. If blank or invalid, use Student's State of Legal
                 Residence. If both fields are blank or invalid, use Mailing State. If all three fields are
                 blank or invalid, use rates for blank or invalid State.

2011-2012 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, LA, MS, ND, NM, TX, WV	3%	2%
AR, FL, HI, IN, OK, NV, WA	4%	3%
AZ, CO, DE, ID, IA, KS, KY, MI, MO, MT, NE, NH, PA, SC, UT	5%	4%
GA, IL, MA, ME, MN, NC, OH, VA, VT	6%	5%
CT, DC, RI, WI	7%	6%
CA, MD, OR	8%	7%
NY	9%	8%
NJ	10%	9%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% x TI = STX

If STX is less than zero, set it to zero.

        b) Social Security Tax (SST):

            Calculation from table using Father's Income = Father's SST (FSST)

            Calculation from table using Mother's Income = Mother's SST (MSST)

            SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

            FSST + MSST = SST

            SST will never be less than zero.

        c) Income Protection Allowance (IPA):

            Value from table = PIPA (Preliminary IPA)

Family Size	Parents' Number in College				
(include student)	1	2	3	4	5
2	$16,230	$13,450			
3	$20,210	$17,450	$14,670		
4	$24,970	$22,190	$19,430	$16,650	
5	$29,460	$26,680	$23,920	$21,140	$18,380
6	$34,460	$31,680	$28,920	$26,140	$23,380

For each additional family member add 3,890. For each additional college student subtract 2,760.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,760 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

    d) Employment Allowance (EA):

        If Parents' Marital Status is "married" and:

          1)   Father's Income and Mother's Income are both greater than zero, then .35 x (the lesser of Father's Income or Mother's Income) = EA

          2)   Father's Income and Mother's Income are not both greater than zero, 0 = EA.

        If Parents' Marital Status is "single", "separated/divorced", or "widowed" and:

          1)   One of Father's Income or Mother's Income is greater than zero, then .35 x Father's Income or Mother's Income (whichever is greater than zero) = EA.

          2)   Neither Father's Income nor Mother's Income is greater than zero, then 0 = EA.

        If EA is greater than 3,500, set to 3,500.

        NOTE: EA will never be less than zero.

    e) If parents' tax filing status is tax filer:

        Parents' Taxes Paid + SST + STX + EA + IPA = ATI

     If parents' tax filing status is non-tax filer:

        SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

               TI - ATI = AI

               AI may be less than zero.

STEP 4:   Discretionary Net Worth (DNW)

               a) Adjusted Net Worth of Business/Farm (ANW):

               Calculation from table = ANW

                         Business & Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 345,000	46,000 plus 50% of NW over 115,000
345,001 – 580,000	161,000 plus 60% of NW over 345,000
580,001 or more	302,000 plus 100% of NW over 580,000

               b) Net Worth (NW):

               ANW + Parents' Real Estate/Investment Net Worth + Parents' Cash, Savings, and
               Checking = NW

     !   c)   Education Savings and Asset Protection Allowance (APA):

               Amount from table = APA

               NOTE: If Age of Older Parent is blank, use age 45 on table.

               If Age of Older Parent is less than 25, use age 25 on table.

               If Age of Older Parent is greater than 65, use age 65 on table.

Education Savings and Asset Protection Allowance

Age of Older Parent as of 12/31/2011	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	900
27	5,100	1,800
28	7,600	2,700
29	10,200	3,500
30	12,700	4,400
31	15,300	5,300
32	17,800	6,200
33	20,400	7,100
34	22,900	8,000
35	25,500	8,900
36	28,000	9,800
37	30,600	10,600
38	33,100	11,500
39	35,700	12,400
40	38,200	13,300
41	38,900	13,600
42	39,900	13,900
43	40,900	14,200
44	41,900	14,500
45	42,900	14,900
46	44,000	15,200
47	45,100	15,500
48	46,200	15,900
49	47,400	16,300
50	48,800	16,700
51	50,000	17,100
52	51,200	17,500
53	52,800	18,000
54	54,300	18,400
55	55,600	18,800
56	57,300	19,300
57	58,700	19,800
58	60,400	20,300
59	62,200	20,800
60	64,000	21,400

Age of Older Parent as of 12/31/2011	Allowance - Married	Allowance – Single
61	65,800	22,000
62	67,700	22,600
63	70,000	23,200
64	72,000	23,800
65 or over	74,000	24,500

      d) Discretionary Net Worth (DNW):

        NW - APA = DNW

        DNW may be less than zero.

STEP 5:   Parents Contribution From Assets (PCA)

        DNW x 12% = PCA

        If PCA is less than zero, set it to zero.

STEP 6:   Adjusted Available Income (AAI)

        AI + PCA = AAI

        AAI may be less than zero.

EFC FORMULA 1 - Page 8

STEP 7:   Total Parents' Contribution (TPC)

      Calculation from table = TPC

      AAI Taxation Rates

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 – 14,500	22% of AAI
14,501 – 18,200	3,190 + 25% of AAI over 14,500
18,201 – 21,900	4,115 + 29% of AAI over 18,200
21,901 – 25,600	5,188 + 34% of AAI over 21,900
25,601 – 29,300	6,446 + 40% of AAI over 25,600
29,301 or more	7,926 + 47% of AAI over 29,300

      If TPC is less than zero, set it to zero.

STEP 8:   Parents' Contribution (PC)

      TPC / Parents' Number in College = (PC)

STEP 9:   Student's Total Income (STI)

      If the student's tax filing status is tax filer, sum the following student data:

          (Student's AGI + Worksheet B Total) - Worksheet A Total = STI

      If the student's tax filing status is non-tax filer, sum the following student data:

          (Student's Income + Worksheet B Total) - Worksheet A Total = STI

EFC FORMULA 1 - Page 9

STEP 10:   Student Allowances Against Total Income (SATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2011-2012 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, NM, WV	2%
AR, AZ, CO, DE, IA, IN, KS, MI, MO, MT, NE, OK, PA, SC, VT	3%
CT, GA, HI, ID, KY, MA, ME, MN, NC, OH, RI, UT, VA, WI	4%
CA, NJ, OR	5%
DC, MD, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

STI x ST% = STX

If STX is less than zero, set it to zero.

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

SST will never be less than zero.

c) Negative Adjusted Available Income Offset (AIO)

If Parents' AAI is negative, set to positive value = AIO

If Parents' AAI is zero or positive, zero = AIO

!   d) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + AIO + 5,250 = SATI

If student's tax filing status is non-tax filer:

SST + STX + AIO + 5,250 = SATI

STEP 11:   Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

If SIC is less than zero, set it to zero.

EFC FORMULA 1 - Page 11

STEP 12:   Discretionary Net Worth of Student (SDNW)

a) Student's Real Estate/Investment Net Worth + Student's Business/Farm Net Worth + Student's Cash, Savings, and Checking = SDNW

STEP 13:   Student Contribution From Assets (SCA)

SDNW x .20 = SCA

STEP 14:   Expected Family Contribution (EFC)

PC + SIC + SCA = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 15:   FISAP Total Income (FTI)

TI + STI = FTI

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1:   Total Income (TI)

   If student's tax filing status is tax filer, sum the following student data:

   (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

   If student's tax filing status is non-tax filer, sum the following student data:

   (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowance Against Total Income (ATI)

   !   a) State and Other Tax Allowance (STX):
        Appropriate rate from table = ST%.

        Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is
        blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or
        invalid State.

2011-2012 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, NM, WV	2%
AR, AZ, CO, DE, IA, IN, KS, MI, MO, MT, NE, OK, PA, SC, VT,	3%
CT, GA, HI, ID, KY, MA, ME, MN, NC, OH, RI, UT, VA, WI	4%
CA, NJ, OR	5%
DC, MD, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x ST% = STX

If STX is less than zero, set it to zero.

b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)
Calculation from table using Spouse's Income = Spouse's SST (MSST)

FSST + MSST = SST

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

If Student's Marital Status is "married" and number in college equals 2, then IPA = 8,550.

If Student's Marital Status is "married" and number in college is less than 2, then IPA = 13,710

If Student's Marital Status is "single", "separated", or "divorced/widowed", then IPA = 8,550.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married" and:

1) Student's Income and Spouse's Income are both greater than zero, then .35 x (the lesser of the Student's Income or Spouse's Income) = EA.

2) Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

If Student's Marital Status is "single", "separated", or "divorced/widowed", then EA = 0.

If EA is greater than 3,500, set to 3,500.

NOTE: EA will never be less than zero.

e) If Student's tax filing status is tax filer:

Student's Taxes Paid + STX + SST + IPA + EA = ATI

If Student's tax filing status is non-tax filer:

STX + SST + IPA + EA = ATI

STEP 3:   Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4:   Contribution from Available Income (CAI)

        AI x .5 = CAI

        CAI may be less than zero.

STEP 5:   Net Worth (NW)

        a) Adjusted Net Worth of Business and Farm (ANW):

        Calculation from table = ANW

        Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 345,000	46,000 plus 50% of NW over 115,000
345,001 – 580,000	161,000 plus 60% of NW over 345,000
580,001 or more	302,000 plus 100% of NW over 580,000

      b) Net Worth (NW):

        ANW + Student's Real Estate/Investment Net Worth + Student's Cash, Savings, and Checking = NW

STEP 6: ! Asset Protection Allowance (APA)

        Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2011	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	900
27	5,100	1,800
28	7,600	2,700
29	10,200	3,500
30	12,700	4,400
31	15,300	5,300
32	17,800	6,200
33	20,400	7,100
34	22,900	8,000
35	25,500	8,900
36	28,000	9,800
37	30,600	10,600
38	33,100	11,500
39	35,700	12,400
40	38,200	13,300
41	38,900	13,600
42	39,900	13,900
43	40,900	14,200
44	41,900	14,500
45	42,900	14,900
46	44,000	15,200
47	45,100	15,500
48	46,200	15,900
49	47,400	16,300
50	48,800	16,700
51	50,000	17,100
52	51,200	17,500
53	52,800	18,000
54	54,300	18,400
55	55,600	18,800
56	57,300	19,300
57	58,700	19,800
58	60,400	20,300
59	62,200	20,800
60	64,000	21,400

EFC FORMULA 2 - Page 6

Student's Age as of 12/31/2011	Allowance - Married	Allowance – Single
61	65,800	22,000
62	67,700	22,600
63	70,000	23,200
64	72,000	23,800
65 or over	74,000	24,500

STEP 7:   Discretionary Net Worth (DNW)

NW - APA = DNW

DNW may be less than zero.

STEP 8:   Student's Contribution From Assets (SCA)

DNW x .20 = SCA

If SCA is less than zero, set it to zero.

STEP 9:   Expected Family Contribution (EFC)

(CAI + SCA)/Student's Number in College = EFC

If EFC is less than zero, set it to zero.
If EFC is greater than 99,999, set it to 99,999.

STEP 10:   FISAP Total Income (FTI)

TI = FTI

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1:   Total Income (TI)

      If student's tax filing status is tax filer, sum the following data:

        (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

      If student's tax filing status is non-tax filer, sum the following data:

        (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowances Against Total Income (ATI)

    !   a) State and Other Tax Allowance (STX):

        Appropriate rate from table = ST%

        Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

EFC FORMULA 3 - Page 2

2011-2012 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, LA, MS, ND, NM, TX, WV	3%	2%
AR, FL, HI, IN, OK, NV, WA	4%	3%
AZ, CO, DE, ID, IA, KS, KY, MI, MO, MT, NE, NH, PA, SC, UT	5%	4%
GA, IL, MA, ME, MN, NC, OH, VA, VT	6%	5%
CT, DC, RI, WI	7%	6%
CA, MD, OR	8%	7%
NY	9%	8%
NJ	10%	9%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

FSST + MSST = SST

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Student's Number in College				
	1	2	3	4	5
2	$21,660	$17,960			
3	$26,960	$23,280	$19,580		
4	$33,300	$29,600	$25,920	$22,210	
5	$39,300	$35,590	$31,900	$28,200	$24,520
6	$45,950	$42,250	$38,580	$34,860	$31,190

For each additional family member add 5,180. For each additional college student subtract 3,690.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (3,690 x (Student's Number in College – 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married":

.35 x (the lesser of Student's Income or Spouse's Income) = EA

If Student's Marital Status is "single", "separated", or "divorced/widowed":

.35 x Student's Income = EA.

If EA is greater than 3,500, set to 3,500.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + EA + IPA = ATI

If student's tax filing is non-tax filer:

SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4:   Discretionary Net Worth (DNW)

a) Adjusted Net Worth of Business and Farm (ANW):

Calculation from table = ANW

EFC FORMULA 3 - Page 5

Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 345,000	46,000 plus 50% of NW over 115,000
345,001 – 580,000	161,000 plus 60% of NW over 345,000
580,001 or more	302,000 plus 100% of NW over 580,000

b) Net Worth (NW):

ANW + Student's Real Estate/Investment Net Worth + Student's Cash, Savings, and Checking = NW

! c) Asset Protection Allowance (APA):

Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2011	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	900
27	5,100	1,800
28	7,600	2,700
29	10,200	3,500
30	12,700	4,400
31	15,300	5,300
32	17,800	6,200
33	20,400	7,100
34	22,900	8,000
35	25,500	8,900
36	28,000	9,800
37	30,600	10,600
38	33,100	11,500
39	35,700	12,400
40	38,200	13,300
41	38,900	13,600
42	39,900	13,900
43	40,900	14,200
44	41,900	14,500
45	42,900	14,900
46	44,000	15,200
47	45,100	15,500
48	46,200	15,900
49	47,400	16,300
50	48,800	16,700
51	50,000	17,100
52	51,200	17,500
53	52,800	18,000
54	54,300	18,400
55	55,600	18,800
56	57,300	19,300
57	58,700	19,800
58	60,400	20,300
59	62,200	20,800
60	64,000	21,400

Student's Age as of 12/31/2011	Allowance – Married	Allowance – Single
61	65,800	22,000
62	67,700	22,600
63	70,000	23,200
64	72,000	23,800
65 or over	74,000	24,500

    d) Discretionary Net Worth (DNW):

    NW - APA = DNW

    DNW may be less than zero.

STEP 5:   Student's Contribution from Assets (SCA)

    DNW x 7% = SCA

    If SCA is less than zero, set it to zero.

STEP 6:   Adjusted Available Income (AAI)

    AI + SCA = AAI

    AAI may be less than zero.

STEP 7:   Total Student's Contribution (TSC)

Calculation from table = TSC

AAI Taxation Rates

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 - 14,500	22% of AAI
14,501 – 18,200	3,190 + 25% of AAI over 14,500
18,201 – 21,900	4,115 + 29% of AAI over 18,200
21,901 – 25,600	5,188 + 34% of AAI over 21,900
25,601 – 29,300	6,446 + 40% of AAI over 25,600
29,301 or more	7,926 + 47% of AAI over 29,300

If TSC is less than zero, set it to zero.

STEP 8:   Expected Family Contribution (EFC)

TSC / Student's Number in College = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 9:   FISAP Total Income (FTI)

TI = FTI

EFC FORMULA 4 - SIMPLIFIED DEPENDENT

STEP 1:   Total Income (TI)

        If parents' tax filing status is tax filer, then sum the following parents data:

           (Parents' AGI + Worksheet B Total) - Worksheet A Total = TI

        If parents' tax filing status is non-tax filer, then sum the following parents data:

           (Father's Income + Mother's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowances Against Total Income (ATI)

      !   a) State and Other Tax Allowance (STX):

            Appropriate rate from table = ST%.

            Use Parents' State of Legal Residence. If Parents' Legal State of Residence is blank or invalid,
            use Student's State of Legal Residence. If both fields are blank or invalid, use Mailing State. If
            all three fields are blank or invalid, use rates for blank or invalid State.

EFC FORMULA 4 - Page 2

2011-2012 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, LA, MS, ND, NM, TX, WV	3%	2%
AR, FL, HI, IN, OK, NV, WA	4%	3%
AZ, CO, DE, ID, IA, KS, KY, MI, MO, MT, NE, NH, PA, SC, UT	5%	4%
GA, IL, MA, ME, MN, NC, OH, VA, VT	6%	5%
CT, DC, RI, WI	7%	6%
CA, MD, OR	8%	7%
NY	9%	8%
NJ	10%	9%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

        b) Social Security Tax (SST):
           Calculation from table using Father's Income = Father's SST (FSST)

           Calculation from table using Mother's Income = Mother's SST (MSST)

        SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

FSST + MSST = SST

SST will never be less than zero.

        c) Income Protection Allowance (IPA):

           Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Parents' Number in College				
	1	2	3	4	5
2	$16,230	$13,450			
3	$20,210	$17,450	$14,670		
4	$24,970	$22,190	$19,430	$16,650	
5	$29,460	$26,680	$23,920	$21,140	$18,380
6	$34,460	$31,680	$28,920	$26,140	$23,380

For each additional family member add 3,890. For each additional college student subtract 2,760.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,760 x (Parents' Number in College – 5)).

NOTE: IPA will never be less than zero.

EFC FORMULA 4 – Page 4

       d) Employment Allowance (EA):

       If Parents' Marital Status is "married" and:

         1) Father's Income and Mother's Income are both greater than zero, then .35 x (the lesser of Father's Income or Mother's Income) = EA

         2) Father's Income and Mother's Income are not both greater than zero, then 0 = EA.

       If Parents' Marital Status is "single," "separated/divorced," or "widowed" and:

         1) One of Father's Income or Mother's Income is greater than zero, then .35 x Father's Income or Mother's Income (whichever is greater than zero) = EA.

         2) Neither Father's Income nor Mother's Income is greater than zero, then 0 = EA.

       If EA is greater than 3,500, set to 3,500.
       NOTE: EA will never be less than zero.

       e) If parents' tax filing status is tax filer:

          Parents' Taxes Paid + SST + STX + EA + IPA = ATI

       If parents' tax filing status is non-tax filer:

          SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

       TI - ATI = AI

       AI may be less than zero.

EFC FORMULA 4 - Page 5

STEP 4:   Total Parents' Contribution (TPC)

            Calculation from table = TPC

                AAI Taxation Rates
                NOTE: AI = AAI

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 14,500	22% of AAI
14,501 – 18,200	3,190 + 25% of AAI over 14,500
18,201 – 21,900	4,115 + 29% of AAI over 18,200
21,901 – 25,600	5,188 + 34% of AAI over 21,900
25,601 – 29,300	6,446 + 40% of AAI over 25,600
29,301 or more	7,926 + 47% of AAI over 29,300

            If TPC is less than zero, set it to zero.

STEP 5:   Parents' Contribution (PC)

            TPC / Parents' Number in College = PC

STEP 6:   Student's Total Income (STI)

            If student's tax filing status is tax filer, sum the following student data:

                (Student's AGI + Worksheet B Total) - Worksheet A Total = STI

            If student's tax filing status is non-tax filer, sum the following student data:

                (Student's Income + Worksheet B Total) - Worksheet A Total = STI

STEP 7: Student Allowances Against Total Income (SATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2011-2012 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, NM, WV	2%
AR, AZ, CO, DE, IA, IN, KS, MI, MO, MT, NE, OK, PA, SC, VT,	3%
CT, GA, HI, ID, KY, MA, ME, MN, NC, OH, RI, UT, VA, WI	4%
CA, NJ, OR	5%
DC, MD, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

STI x ST% = STX

If STX is less than zero, set it to zero.

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

SST will never be less than zero.

c) Negative Available Income Offset (AIO)

If Parents' AI is negative, set to positive value = AIO

If Parents' AI is zero or positive, zero = AIO

   !   d) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + AIO + 5,250 = SATI

If student's tax filing status is non-tax filer:

SST + STX + AIO + 5,250 = SATI

STEP 8:   Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

If SIC is less than zero, set it to zero.

STEP 9:   Expected Family Contribution (EFC)

            PC + SIC = EFC

            If EFC is greater than 99,999, set it to 99,999.

STEP 10:   FISAP Total Income (FTI)

            TI + STI = FTI

EFC FORMULA 5 - SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1:   Total Income (TI)

If student's tax filing status is tax filer, sum the following student data:

(Student's AGI + Worksheet B Total) - Worksheet A Total = TI

If student's tax filing status is non-tax filer, sum the following student data:

(Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowances Against Total Income (ATI)

!   a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

EFC FORMULA 5 - Page 2

2011-2012 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA,WY	1%
AL, IL, LA, MS, NM, WV	2%
AR, AZ, CO, DE, IA, IN, KS, MI, MO, MT, NE, OK, PA, SC, VT,	3%
CT, GA, HI, ID, KY, MA, ME, MN, NC, OH, RI, UT, VA, WI	4%
CA, NJ, OR	5%
DC, MD, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x ST% = STX

If STX is less than zero, set it to zero.

b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

FSST + MSST = SST

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

SST will never be less than zero.

!   c) Income Protection Allowance (IPA)

1)   If Student's Marital Status is "single", "separated", or "divorced/widowed", then IPA = 8,550.

2)   If Student's Marital Status is "married" and number in college equals 2, then IPA = 8,550.

3)   If Student's Marital Status is "married" and number in college is less than 2, then IPA = 13,710.

NOTE: IPA will never be less than zero.

        d) Employment Allowance (EA)

        If Student's Marital Status is "married" and:

            1) Student's Income and Spouse's Income are both greater than zero, then .35 x (the lesser of Student's Income or Spouse's Income) = EA.

            2) If Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

        If Student's Marital Status is "single", "separated", or "divorced/widowed", then EA = 0.

        If EA is greater than 3,500, set to 3,500.
        NOTE: EA will never be less than zero.

        e) If student's tax filing status is tax filer:

        Student's Taxes Paid + STX + SST + IPA + EA = ATI

        If student's tax filing status is non-tax filer:

        STX + SST + IPA + EA = ATI

STEP 3:   Available Income (AI)

        TI - ATI = AI
        AI may be less than zero.

STEP 4:   Contribution from Available Income (CAI)

        AI x .5 = CAI
        CAI may be less than zero.

STEP 5:   Expected Family Contribution (EFC)

        CAI / Student's Number in College = EFC

        If EFC is less than zero, set it to zero.
        If EFC is greater than 99,999, set it to 99,999.

STEP 6:   FISAP Total Income (FTI)
        TI = FTI

EFC FORMULA 6 SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1:   Total Income (TI)

If student's tax filing status is tax filer, sum the following student data:

   (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

If student's tax filing status is non-tax filer, sum the following student data:

   (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = TI

STEP 2:   Allowances Against Total Income (ATI)

   !   a) State and Other Tax Allowance (STX):

       Appropriate rate from table = ST%.

       Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

EFC FORMULA 6 - Page 2

2011-2012 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, LA, MS, ND, NM, TX, WV	3%	2%
AR, FL, HI, IN, OK, NV, WA	4%	3%
AZ, CO, DE, ID, IA, KS, KY, MI, MO, MT, NE, NH, PA, SC, UT	5%	4%
GA, IL, MA, ME, MN, NC, OH, VA, VT	6%	5%
CT, DC, RI, WI	7%	6%
CA, MD, OR	8%	7%
NY	9%	8%
NJ	10%	9%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 106,800	7.65% of income
106,801 or greater	8,170.20 + 1.45% of amount over 106,800

FSST + MSST = SST

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Student's Number in College				
	1	2	3	4	5
2	$21,660	$17,960			
3	$26,960	$23,280	$19,580		
4	$33,300	$29,600	$25,920	$22,210	
5	$39,300	$35,590	$31,900	$28,200	$24,520
6	$45,950	$42,250	$38,580	$34,860	$31,190

For each additional family member add 5,180. For each additional college student subtract 3,690.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (3,690 x (Student's Number in College – 5)).

NOTE: IPA will never be less than zero.

      d) Employment Allowance (EA):

         If Student's Marital Status is "married":

            .35 x (the lesser of Student's Income or Spouse's Income) = EA

         If Student's Marital Status is "single", "separated", or "divorced/widowed":

            .35 x Student's Income = EA.

         If EA is greater than 3,500, set to 3,500.

         NOTE: EA will never be less than zero.

      e) If student's tax filing status is tax filer:

            Student's Taxes Paid + SST + STX + EA + IPA = ATI

         If student's tax filing status is non-tax filer:

            SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

        TI - ATI = AI

        AI may be less than zero.

STEP 4:   Total Student Contribution (TSC)

           Calculation from table = TSC

               AAI Taxation Rates
               NOTE: AI = AAI

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 14,500	22% of AAI
14,501 – 18,200	3,190 + 25% of AAI over 14,500
18,201 – 21,900	4,115 + 29% of AAI over 18,200
21,901 – 25,600	5,188 + 34% of AAI over 21,900
25,601 – 29,300	6,446 + 40% of AAI over 25,600
29,301 or more	7,926 + 47% of AAI over 29,300

           If TSC is less than zero, set it to zero.

STEP 5:   Expected Family Contribution (EFC)

           TSC / Student's Number in College = EFC

           If EFC is greater than 99,999, set it to 99,999.

STEP 6:   FISAP Total Income (FTI)

           TI = FTI

ALTERNATE EFC CALCULATIONS

Use primary EFC formula type and values to calculate alternate primary EFC's, and secondary formula type and values to calculate alternate secondary EFC's.

ALTERNATE EFC FORMULA #1 - DEPENDENT

STEP 1:   EFC's for less than 9 months

PC / 9 = Monthly PC
SIC/9 = Monthly SIC

Monthly PC + Monthly SIC + SCA = EFC1
(Monthly PC x 2) + (Monthly SIC x 2) + SCA = EFC2
(Monthly PC x 3) + (Monthly SIC x 3) + SCA = EFC3
(Monthly PC x 4) + (Monthly SIC x 4) + SCA = EFC4
(Monthly PC x 5) + (Monthly SIC x 5) + SCA = EFC5
(Monthly PC x 6) + (Monthly SIC x 6) + SCA = EFC6
(Monthly PC x 7) + (Monthly SIC x 7) + SCA = EFC7
(Monthly PC x 8) + (Monthly SIC x 8) + SCA = EFC8

STEP 2:   EFC's for greater than 9 months

a) Alternate AAI = 4,490 + AAI

b) Alternate TPC = Calculation from table in EFC Formula 1, STEP 7 using Alternate AAI

c) Alternate TPC / Parents' Number in College = Alternate PC

d) (Alternate PC - PC) / 12 = Monthly PC

e) Monthly PC + PC + SIC + SCA = EFC10
   (Monthly PC x 2) + PC + SIC + SCA = EFC11
   (Monthly PC x 3) + PC + SIC + SCA = EFC12

ALTERNATE EFC FORMULA #2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #4 - SIMPLIFIED DEPENDENT

STEP 1:   EFC's for less than 9 months

PC / 9 = Monthly PC
SIC/9 = Monthly SIC

Monthly PC + Monthly SIC = EFC1
(Monthly PC x 2) + (Monthly SIC x 2) = EFC2
(Monthly PC x 3) + (Monthly SIC x 3) = EFC3
(Monthly PC x 4) + (Monthly SIC x 4) = EFC4
(Monthly PC x 5) + (Monthly SIC x 5) = EFC5
(Monthly PC x 6) + (Monthly SIC x 6) = EFC6
(Monthly PC x 7) + (Monthly SIC x 7) = EFC7
(Monthly PC x 8) + (Monthly SIC x 8) = EFC8

STEP 2:   EFC's for greater than 9 months

a) Alternate AAI = AI + 4,490

b) Alternate TPC = Calculation from table in EFC Formula 4, STEP 4, using Alternate AAI

c) Alternate TPC / Parents' Number in College = Alternate PC

d) (Alternate PC - PC) / 12 = Monthly PC

e) Monthly PC + PC + SIC = EFC10
   (Monthly PC x 2) + PC + SIC = EFC11
   (Monthly PC x 3) + PC + SIC = EFC12

ALTERNATE EFC FORMULA #5 - SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #6 - SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12